

March 8, 1948

1952
B372

✓ BEAN SALES HANDBOOK

DOLLAR COVERAGE INSURANCE

INTRODUCTION

This handbook is for use in the counties and for the classes of dry edible beans insured, which are listed below, and is designed to assist in selling bean crop insurance for the 1948 crop year.

<u>County and State</u>	<u>Calendar Closing Date For Filing Applications</u>	<u>Classes of Beans Insured</u>
Huron County, Michigan	May 31, 1948	Pea Beans Medium White Beans
Jerome County, Idaho	April 30, 1948	Great Northern Beans Pinto Beans Small Red Beans
Wayne County, New York	May 31, 1948	Red Kidney Beans
Elbert County, Colorado	May 15, 1948	Pinto Beans

In order to successfully sell insurance, a thorough working knowledge of the program as it affects the individual producer is essential. Toward this end it is intended that this handbook shall accomplish three main objectives: First, it sets forth your duties and responsibilities to the bean producers as well as to the Corporation. Second, it provides you with an outline of the provisions of the program with emphasis placed on their interpretation from the producer's standpoint. Third, it furnishes typical examples for your guidance in explaining the program and in the preparation of the forms connected with the job of selling crop insurance.

It should be remembered that this handbook is not a substitute for the 1948 regulations, which are a part of the bean crop insurance contract. Therefore, you should also familiarize yourself with the regulations so that you will be in a position to answer any questions not covered in this handbook.

SECTION I. DUTIES AND RESPONSIBILITIES IN SELLING CROP INSURANCEA. Explaining the Program

Your success as a crop insurance salesman depends upon your approach to the producer and the explanation you give concerning the program. It is your responsibility to adequately and correctly explain the program so that no misunderstanding concerning the contract, or the amount of protection will arise. Any erroneous information or failure to give important information will lead to dissatisfaction with the crop insurance program. You cannot change or waive any of the terms or conditions of the contract.

B. Informing Producers of Coverages and Rates

One of your duties of primary importance is that of correctly informing each producer of the coverage per acre and premium rate applicable to his acreage under the bean crop insurance program. The county office has been furnished sufficient photographs and other material to properly equip and instruct you for carrying out this assignment.

C. Handling Applications

You should be certain that all applications secured by you are complete and correct and are forwarded daily to the county office, together with your sales report and any checks, postal notes, or money orders representing premium payments collected. You should be especially certain that the typed or printed name on the application agrees with the signature of the applicant. All signatures shall be affixed in accordance with the instructions contained in Section III hereof. Special attention should be given in those cases where a person signs an application in a representative capacity, such as agent or fiduciary.

SECTION II 1948 BEAN CROP INSURANCE PROGRAM

A. Causes of Loss Insured Against.

The bean crop insurance contract, offered by the Federal Crop Insurance Corporation, covers losses while the beans are in the field due to unavoidable causes, including drought, flood, hail, wind, frost, lightning, fire, excessive rain, snow, wildlife, hurricane, tornado, insect infestation and plant disease and such other unavoidable causes as may be determined by the Board of Directors of the Corporation. The salesman should point out clearly to the applicant that the contract does not cover losses resulting from avoidable causes such as neglect, poor farming practices, etc.

B. Insurance Unit

An insurance unit is the insurable acreage considered in determining a loss. Where a tract of land described on the application does not constitute an entire insurance unit, the entire acreage of insurable beans on the insurance unit will be taken into consideration as set forth in paragraph F, in determining the loss, on the insurance unit.

Insurance unit means (1) all of the insurable acreage of beans in the county in which the insured has 100% interest in the crop at the time of planting, or (2) all the insurable acreage of beans in the county owned by one person which is operated by the insured as a share tenant, or (3) all the insurable acreage of beans in the county which is owned by the insured and is rented to one share tenant. Land rented for cash or for a fixed commodity payment shall be considered to be owned by the lessee. Insurance units are not limited to farm boundaries.

C. Insured Acreage

Each applicant will specify on his application (1) the number of acres of beans on which he desires insurance on each insurance unit, and (2) the share which he expects to have in the bean crop to be planted on such acreage.

Although it is not necessary to specify all the acreage which the applicant expects to plant, it is desirable to do so. If all the acreage for an insurance unit is not specified, any loss will be computed on the basis of the total planted acreage of insurable beans on the insurance unit and apportioned downward to the insured acreage.

The acreage and the interest specified on the application may be revised upward or downward on or before the closing date for filing applications by filing a form FCI 2 "Agreement" with the county committee describing the changes to be made. After the completion of planting of the bean crop on any insurance unit, but not later than July 15, 1948, the insured producer may revise the acreage figure downward to the actual planted acreage on such unit by use of a Form 2, in cases where the planted acreage on such unit is less than that specified on the application as of the closing date. No upward revisions will be permitted after the closing date.

D. Amount of Insurance

1. Coverage per acre. The coverage per acre is that number of dollars approved by the Corporation for the coverage and rate area in which the insured acreage is located on the crop insurance map and is shown by stages of production on the county actuarial table on file in the county office. In some counties there may be more than one coverage and rate area.
2. Acreage not insured. The contract will not cover beans grown on acreage for which a coverage has not been established by the Corporation before the closing date for filing applications. In Jerome County, Idaho, insurance is offered only on beans grown under irrigation practice. In this county any acreage of beans grown under non-irrigation practice will not be insured.

There will be no insurance on any acreage planted to beans which is destroyed or substantially destroyed and which can be replanted before it is too late to replant beans and such acreage is not replanted to beans. Also, there will be no insurance on any beans planted too late to expect to produce a normal crop.

3. Progressive Protection. The coverages are stated in dollars and are shown on the actuarial table by stages of production as set forth below:

- a. Acreage planted but not pulled or cut.
- b. Acreage pulled or cut but not threshed.
- c. Acreage threshed.

4. Amount of insurance. The amount of insurance for each insurance unit shall be the number of dollars determined by multiplying (a) the insured acreage by (b) the coverage per acre and by (c) the insured interest in the crop. If different coverages per acre are applicable to parts of the insurance unit, the amount of insurance shall be computed separately using the applicable acreage for each coverage per acre and the total of such computed amounts shall be the amount of insurance for the insurance unit.

E. Valuing Production.

1. In determining whether a loss has occurred on an insurance unit the value of the production will be compared with the coverage. When the beans are threshed, the value (as determined in paragraph 2, below) of the actual production is used in determining a loss. However in the first and second

stages, the production has to be appraised because no beans are threshed. In the case of such an appraisal the difference between the coverage in that stage and the coverage for threshed acreage is converted from dollars to pounds of beans, and only that part of the appraisal in excess of this poundage is counted in determining a loss.

2. A predetermined price per hundred pounds will be used in evaluating the production, either actual or appraised. This price is based on the 1947 support price in the area for the quality and class of beans produced with an allowance made for dealer differentials. The price varies according to the grade of or pick in ^{the beans} as shown on the applicable price schedule included in the bean regulations. These schedules incorporate an allowance for quality deductions in the various areas and for the various classes of beans. This gives quality protection. These prices will closely parallel or be the exact amount the farmer would receive for his beans if the market price on beans is the same as the 1947 support level.

The net weight of the beans (weight after cleaning, screening and moisture deductions) will be multiplied by the applicable predetermined price to establish the value of the production.

F. Amount of Loss

The loss, if any, on an insurance unit will be determined by (1) multiplying the planted acreage by the coverage per acre, (2) subtracting from that amount the value of the total production for the unit, and (3) multiplying the remainder by the insured interest. However, if the planted acreage exceeds the reported acreage, the amount of loss otherwise computed for the planted acreage will be reduced accordingly. For example if an applicant has an insurable interest in 30 acres of beans on an insurance unit, but applies for insurance on the insurance unit to cover only 15 acres and if a loss occurs in this case, $15/30$ ths, or $1/2$ the loss determined for the 30 acres would be the loss for the 15 acres covered by insurance. Any indemnity due the insured as a result of a loss will be paid by check.

G. Release of Acreage

If the bean crop on any acreage is destroyed or substantially destroyed after it is too late to replant the acreage to beans and the insured desires to make other use of this acreage, he should notify the county committee promptly and request an inspection and a release of the acreage. An adjuster will make the inspection for the Corporation. Any such acreage must not be put to another use unless it is released in writing by the adjuster.

H. When Insurance Begins and Ends

The insurance begins when the beans are planted and ends upon threshing or removal from the field; but not later than November 30, 1948 unless extended in writing by the Corporation.

I. Collateral Assignment

The insured may assign his right to any indemnity, which may become payable to him under his contract, as collateral for a loan (including a bank or seed and fertilizer loan) or other obligation by executing a Form FCI-20,

"Collateral Assignment." The assignment may be filed in the county office at the time the application is filed, or at any time thereafter as long as the original insured retains an interest in the insured crop. Only one collateral assignment will be recognized at any one time in connection with an insurance contract; however, if an assignment is released, another assignment may be recognized.

J. Premiums

1. Only for payment of losses. The premiums collected for bean crop insurance are used to pay losses only and do not include any amount for administrative expenses. The cost of administering the program is paid by the Federal government as a service to farmers.
2. Amount of premium. The premium for each insurance unit will be based upon (a) the insured acreage (b) the insured interest in the crop. and (c) the premium rate. While there is no minimum premium for the contract, the salesman should discourage an applicant who wishes to insure only a negligible number of acres even though that acreage represents all of the applicant's insurable bean acreage.
3. Payment. A 5% discount is allowed on any premium paid in full on or before April 30, 1948, for Jerome County, Idaho; May 15, 1948, for Elbert County Colorado; or May 30, 1948, for Huron County, Michigan, and Wayne County, New York. Payment of the premium may be accepted by the salesman at the time the application is signed. However, payment to the salesman must not be in cash but may be by check, postal note, money order, or bank draft, payable to the order of the Treasurer of the United States. Cash payments may be made at the office of the county association. Premium payments accepted by the salesman shall be delivered to the county office which will send a Form FCI-13, "Receipt," to the applicant for each collection made by the salesman.
4. Premium note. By signing the application for crop insurance, the applicant executes a note for payment of the premium. The maturity date of the premium note is August 31, 1948, but the premium may be paid at any prior time.
5. Premium notice. The insured will be notified by the Corporation of the amount of the premium due at maturity.
6. Interest on late payment. Any premium note not paid at maturity shall bear interest computed not on a per annum basis but as follows: three percent on the principal amount not paid on or before December 31, 1948, and an additional three percent on the principal amount owing at the end of each six-month period thereafter.
7. Deductible for Income Tax Purposes. Crop insurance premiums are deductible as operating costs in computing income tax.

K. Contract

1. Term of Contract. The contract is for the 1948 bean crop only.
2. Insured's Copy. After an application is accepted by the State Director the insured's copy of the application and a copy of the regulations will be mailed to him. These constitute the insurance contract.

3. Separate Applications. Separate applications must be submitted by a person who desires insurance on farms operated in a personal capacity and on farms operated in a fiduciary or representative capacity. For example, a person who desires insurance on his own farm and also on another farm which he is operating as administrator of an estate, must submit separate applications.

L. Transfer of Interest

1. Indemnity Payable to Transferee. In case of a transfer before the beginning of harvest, the indemnity, if any, will be payable to the person or persons having the insured interest in the crop at the time of loss, but is subject to a deduction for the premium applicable to the acreage transferred. Any outstanding collateral assignment made by the original insured will be paid before the transferee receives any payment.
2. Premium on Transferred Interest. The original insured will be liable for the payment of the entire premium.

M. Minimum Participation Requirement

A minimum participation requirement is established for each county. In most counties, the applications filed must cover 200 insurance units to meet this minimum. If this requirement is not met, all the applications submitted will have to be rejected by the Corporation.

N. Hail Insurance

The amount of indemnity under a Federal Crop Insurance Contract will not be reduced because the insured farmer also carries hail insurance on his bean crop. Hail insurance and Federal Crop Insurance are not competitive. In the first place, hail is a single risk while Federal Crop Insurance covers essentially all unavoidable risks. In the second place, hail insurance indemnities are based on the percentage of damage to the crop whereas under Federal Crop Insurance an indemnity is paid if the value of the crop remaining for harvest plus any appraised production is less than the guaranteed coverage. Premium costs are not comparable because the protection offered is entirely different.

O. What is Required of a Producer

1. Application. File an application with a salesman or in the county office on or before the calendar closing date for filing applications in the county or before the applicant begins to plant beans, whichever is earlier.
2. Care of Crop The contract provides that the insured must plant, care for and harvest the crop in accordance with good farming practices. If the bean crop or any portion of it is destroyed while there is still time to replant he is expected to replant to beans. If this acreage is not replanted, it will not be insured.
3. Acreage Revision. The insured may revise the acreage data on his application either upward or downward until the closing date for filing applications. The acreage shown on the application for the insurance unit cannot be reduced after the closing date unless the insurable acreage planned to beans on the insurance unit is less than the acreage shown on the application for that insurance unit. If the insured believes he has planted less acreage on the insurance unit than the acreage specified on the application he may submit evidence (satisfactory to the county

committee) as to the number of acres planted showing the total acreage of beans planted on the insurance unit. Such evidence must be submitted by him on or before July 15, 1948.

4. Notice of Transfer. If all or any part of the insured bean crop is transferred to another person the transferor should promptly notify the county office in writing of the name of each person to whom a transfer is made, a description of the land, and the number of acres and share in the crop transferred to each such person.
5. Pay the premium promptly. If the 5% discount is not taken by paying the premium on or before the closing date, the premium becomes due on August 31, 1948, the maturity date of the note, and should be paid promptly.
6. Report of damage. The insured must report immediately to the county office any material damage to the crop which may result in a loss under the contract.
7. Report of loss. If, at completion of threshing of the insured bean crop, a loss has been sustained, the insured is required to give written notice immediately to the Corporation at the county office. If this notice is not given within 15 days after threshing is completed, the Corporation may reject any claim for indemnity.

SECTION III-SIGNATURES

All signatures, including that of the witness should be affixed with indelible pencil or ink and must be in the original handwriting of the person signing. Some states require two witnesses when a signature is affixed by (X). Any signature on an application, by mark (X) or otherwise, should include at least one given name, an initial, if any, and the surname. A married woman should use her own given name and initial (not those of her husband) unless she is acting in a representative or fiduciary capacity for an applicant, in which case she should sign her name as it is listed in the power-of-attorney or other document authorizing her to act for the applicant.

When a person signs an application in a representative capacity he must show (1) the name of the principal for whom he is acting, (2) his own signature, and (3) the capacity in which he signs.

The examples of signatures set forth below are for use as a guide in securing signatures on applications for crop insurance. Information on any case not covered by these examples may be secured from the county office.

A. Signature of a Person For and On Behalf of Himself

1. As an individual:

- a. John H. Doe
- b. J. Henry Doe, Jr.
- c. Mary L. Doe

2. In case of joint-owners or joint-operators each should sign the application as

B. Signatures of Persons Signing in Representative Capacities.

1. As agent:

- a. John H. Doe by Richard R. Roe, Agent
- b. Jones and Smith, a Partnership, by Richard R. Roe, Agent
- c. ABC Company, Inc., by Richard R. Roe, Agent

2. As a member of a partnership:

Smith and Jones, by R. John Smith, a partner

3. As officer of a corporation:

ABC Company, Inc., by Richard R. Roe, President
(or other officer)

4. As executor or administrator:

John H. Doe, Executor (Administrator)
of the estate of Richard R. Roe, Deceased

5. As guardian, committee, or conservator:

John H. Doe, Guardian (Committee or Conservator) of the Estate of
J. Harry Roe, Minor (or Incompetent)

6. As trustee:

John H. Doe, Trustee for the Heirs of Richard R. Roe, Deceased

7. As state, county, or municipal officer:

Douglas County, Michigan, by John H. Doe, County Commissioner

SECTION IV. PREPARATION OF FORMS

A. Preparation of Form FCI-812-B, "Application for Bean Crop Insurance"

It is essential that Form FCI-812-B be completely and correctly prepared including the signature of the applicant. Special attention must be given to the location or description of each farm. This is necessary so that there will be no misunderstanding as to what land is insured. Time spent on each application with the view of getting it completely and correctly prepared will prevent misunderstanding and save much time later. A sample "John Doe" application (Form 812-B) follows this information to assist you in completing the form properly. Form 812-B shall be prepared as follows:

1. The state and county code and the application number shall not be entered at the time the application is prepared for the signature of the applicant. These entries shall be made when the application is returned to the county office.
2. Enter the names of the county and state.

3. Enter the complete mailing address of the applicant including any route or street number in the space provided. After the applicant has signed the application, his typed or printed name shall be entered in the space provided and must agree with his signature. For example, if the application is signed "John T. Doe," the typed or printed name should be "John T. Doe" and not "J.T. Doe" or "John Doe."
4. Enter in the respective columns of Item D, using a separate line for each farm, the following information:
 - a. Column 1. The location or description of the farm. A farm as listed on the application should be the area of land normally considered as a farm in the community. The location of the farm to be entered should be either the legal description or the number of miles and the direction of the farm from a town, school, church, store or some other landmark in the area and, where possible, the number of the highway or name of the road on which the farm is located. The description of the farm should include the name by which the farm is commonly known. In cases where widely separated tracts of land are considered to be parts of a farm, each such part should be entered on a separate line.

Care should be taken to see that the location and description of each farm are clearly stated. Therefore, the salesman should exercise care in entering the location and description of the farms on the application. In all cases the location and description of the farms should be furnished by the applicant. The applicant should be encouraged to insure all the farms in which he has an interest in the beans to be planted.

- b. Column 2. Enter the number of acres of beans to be insured. The applicant should be encouraged to insure all the bean acreage he expects to plant but not to overstate the acreage. If the acreage to be insured is only a part of the total acreage to be planted it must represent a reasonable portion of the total acreage. Where a farm is composed of widely separated tracts, the acreage to be entered on each line shall be the acreage for each tract. Where the applicant will have different shares in parts of the bean acreage on a farm at the time of planting a separate line should be used for each acreage in which he will have a different share. Where the applicant rents parts of a farm to two or more share tenants the acreage to be planted by each share tenant should be entered on a separate line.
- c. Column 3. Enter the share (either all, the fractional share or the percentage share) which the applicant expects to have in the crop at the time of planting. A share must be entered for each acreage appearing in column 2.
- d. Column 4. Enter the name of the person other than the applicant who shares in the bean crop, if a share other than all or 100% has been entered in column 3.
- e. Column 5. It will be necessary in all cases that the insurance unit numbers be entered in Column 5 by the salesman or county office prior to transmission of the application to the State Director. Before entering the insurance unit numbers review carefully the insurance unit definition. Each of the following is a separate insurance unit:
 - (1) the entire acreage of insurable beans in the county in which the

insured has 100% interest at the time of planting, (2) the entire acreage of insurable beans in the county owned by one person and worked by the insured as a share tenant, (3) the entire acreage of insurable beans in the county owned by the insured and worked by one share tenant. Column 5 should be completed as follows:

Where two or more tracts of land are listed on the application (1) enter in line 1 column 5 the figure 1, (2) enter in the succeeding lines in column 5 the figure 1 for any other tracts of land which are a part of the same insurance unit, (3) in case an insurance unit number has not been entered in column 5 for one or more tracts, enter the figure 2 on the first such line, (4) enter in the succeeding lines in column 5 the figure 2 for any other tracts of land which are a part of that insurance unit, and (5) in case an insurance unit number has not been entered in column 5 for one or more tracts, determine and enter an insurance unit number as set forth above.

5. The applicant shall sign the application and enter the date of his signature in the spaces provided in Item G. All signature, including those in a representative capacity, shall be affixed in accordance with the instructions set forth in Section III. A witness to the applicant's signature shall be obtained in all cases. Such witness should be the person taking the application. If the applicant's signature is by mark and the state law requires two witnesses, the signature of a second witness shall be obtained. The salesman should verify that the date of the applicant's signature has been entered in the applicable space.
6. If there are not enough lines in item D for entering data for all of the insurance units, supplemental Forms FCI-812-B should be used. If supplemental forms are used each such form, starting with the first one prepared, should be numbered in the upper right-hand corner. Example: Sheet 1 of 3; sheet 2 of 3; Sheet 3 of 3. Each such form must be signed by the applicant.
7. Item J, Computation of the Premium, need not be completed by the salesman unless the applicant desires to pay his premium in full at the time the application is signed. If necessary to compute the premium, each line in Item J should carry data for the land described on the corresponding line in Item D, and shall be completed as follows:
 - a. Column 6. Enter the coverage area number shown on the crop insurance map for the land described in the corresponding line in Item D.
 - b. Column 7. Enter the premium rate per acre as shown on the county actuarial table applicable for the coverage area number entered in Column 6.
 - c. Column 8. Compute and enter the premium (columns 2x3x7) for the insured acreage entered in Column 2. Multiple the acreage (column 2) by the share (column 3) and round to the nearest tenth of an acre. Multiply the result by the premium rate (column 7) and round to the nearest cent. If any figure to be rounded is 1, 2, 3, or 4 the rounding shall be downward. If any figure to be rounded is 5, 6, 7, 8, or 9 the rounding shall be upward. The insured's share (Column 3) should be used as a decimal fraction in any computation. For example $1\frac{1}{4} = .250$; $1\frac{1}{3} = .333$; $2\frac{2}{3} = .667$. All entries in Column 8 shall be added and the total premium entered in the space provided.

B. Form FCI-812-B^A typical example of how to complete an application follows:

Name and Address of Applicant:

Name of applicant must agree with his signature. Enter his name after he signs application.	Name <u>John Doe</u> (Type or print)	21-059-968 (State and County Code and Application No.)
Enter complete and correct mailing address of applicant.	Address <u>Rt 2, Sodus N. Y.</u> (Type or Print)	<u>Wayne</u> (County)
		<u>New York</u> (State)

APPLICATION FOR BEAN CROP INSURANCE
(For the 1948 Crop Year)
(Pursuant to the Federal Crop Insurance Act, As amended)

A. The undersigned applicant hereby applies to the Federal Crop Insurance Corporation.....

B. The insurable classes of beans are.....

C. The coverage(s) and premium rate(s) per acre.....

D. Identification of Bean Acreage to be Insured and Insured's Share Therein

Location or Description of Farm	Number of Acres to Be Insured	Insured's Share	Name of Person Sharing	Other in crop	Insurance Unit Number
(1)	(2)	(3)	(4)		(5)
1. "Lake" farm 2 mi E of Sodus-US 104	15	all			1
2. "Valley" farm 2 mi W of Alton-US 104	12	1/2	Jim Reeves		2
3. "Hill" farm 2 $\frac{1}{4}$ mi E of Sodus-US 104	10	1/2	" "		2

Remarks

It is understood and agreed that (1) the data entered in this item D.....

E. It is understood and agreed that.....

F. The undersigned applicant further agrees.....

G. NOTE FOR PREMIUM. The undersigned applicant promises to pay.....

Any unpaid amount of this note.....

Be sure to enter date of signature	→	21 May 31, 1948 (Date)
Signature should be with ink or indelible pencil		John Doe (Signature of Applicant)

John Doe

(Signature of Applicant)

D. H. Mitchell

Salesman should sign as
witness. A second witness
is required by some states
if applicant's signature
is by mark.

→ (Witness to applicant's Signature)

(Con8td on next page)

H. RECOMMENDATION AND CERTIFICATION BY CORPORATION REPRESENTATIVE OR BY THE COUNTY COMMITTEE.
The undersigned Corporation representative.....

, 1948

(Date

(Signature of Corporation representative or county
committeeman)

I. Acceptance by the Federal Crop Insurance Corporation.-It is understood and agreed.....

THE FEDERAL CROP INSURANCE CORPORATION

, 1948

(Date)

By:

(Authorized Representative)

J. COMPUTATION OF PREMIUM (For County Office use only)

Coverage Area Number	Premium Rate (Dollars)	Premium (Col. 2x3x7)	DISCOUNT
(6)	(7)	(8)	(9)
1.	1.80	27.00	Amount paid 44.46
2.	1.80	10.80	
3.	1.80	9.00	Date paid May 31, 1948
	TOTAL	46.80	

(Note: All checks, bank drafts, postal notes and money orders in payment of crop insurance premiums or indebtedness shall be made payable to the TREASURER OF THE UNITED STATES.)

6. Preparation of Agent's Sales Report

The following is a typical example of how the Agent's Sales Report should be prepared by the salesman.

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

AGENT'S SALES REPORT

Form FCI-1
(Revised May 1945)

Sheet 1 of 1 sheets
State New York
County Wayne

Beans						
(Name of crop)		Address of Applicant	Farm Serial	Relation No. 1/	Identifi- cation No. 2/	Remarks No. 3/
(A)	(B)	(C)	(D)	(E)	(F)	
John Doe	Rt. 2, Sodus, N.Y.	Q 100%	Cash	Tenant		
" "	" " " "	50%	Share	Tenant		
" "	" " " "	50%	Share	Tenant		Jim Reeves
Jim Reeves	" " " "	50%	Tenant	Landlord		John Doe
" "	" " " "	50%	"			
John Smith	Rt 1, Alton, N.Y.	100%	Owner	Operator		

1/ The heading of this column is not applicable. Enter the share of the bean crop which the applicant receives on each insurance unit as defined in Section II,B. Use one line for each insurance unit covered by the application, where more than one insurance unit is covered by an application, separate lines should be used for each insurance unit with the name and address of the applicant dittoed in Columns A and B.

2/ State for each insurance unit (instead of for each farm) whether the applicant is landlord, owner-operator, cash tenant, or share tenant.

3/ The entries for this column will be made in the county office upon receipt of Form FCI-1 from the salesman.

4/ For each insurance unit this column shall be used to enter any additional information required by the county committee, such as the name of any other person sharing in the crop.

7/1/1948
(Date)

W. H. Mitchell

(Agent's Signature)

The original of the Agents' Sales Report shall be forwarded to the office each day, together with all copies of the signed applications and any premiums collected. The copy of the report shall be kept by the salesman.

